



**Department of the Navy
Civilian Benefits Center
Benefits Bulletin 2014-4**

**Federal Employees Health
Benefits Open Season
10 November – 8 December 2014**

The Federal Benefits Open Season will run from 10 November through 8 December 2014. Open Season is the time for you to think about your health, dental, vision, and tax-savings needs. During Open Season you can make elections that you usually cannot make at any other time of the year. You can enroll or make changes to your Federal Employees Health Benefits (FEHB), Federal Employees Dental and Vision Insurance Program (FEDVIP), and Federal Flexible Spending Account Program (FSAFEDS) enrollment.

This bulletin discusses FEHB Open Season. Refer to Bulletin 2014-5 for information about FEDVIP Open Season and Bulletin 2014-6 for information about FSAFEDS Open Season.

Bulletin Highlights

- You should read the plan brochure for your current FEHB enrollment and be familiar with the changes in benefits, providers, and premiums for 2015. Don't be left without the health care services or supplies you need or with a premium you cannot afford.
- If you want to continue your current FEHB enrollment/FEHB Premium Conversion election (and your plan is participating in 2015), no action is required.
- If you want to enroll in FEHB or change/cancel your current FEHB enrollment, you must make an election using the Employee Benefits Information System (EBIS) or by calling the Benefits Line at 888-320-2917. You can access EBIS at https://www.portal.navy.mil/donhr/Benefits/Pages/EBIS_Main.aspx. If prompted, select your email certificate. You must use a computer with a .mil, .edu or .gov environment and your Department of Defense (DoD) Common Access Card (CAC).
- Generally, FEHB Open Season elections are effective 11 January 2015 with premiums reflected on the 30 January 2015 pay date.
- If you are retiring before 11 January 2015, you must make your Open Season election using a paper SF 2809; you cannot make your election using EBIS.
- By participating in FEHB-Premium Conversion, you do not have the flexibility to cancel your health insurance enrollment or change to a self-only enrollment from a family enrollment at any time.
- If you enroll in an FEHB plan with special membership requirements and do not pay the dues, your FEHB enrollment will be terminated.
- All FEHB plans are eligible employer-sponsored plans under the Affordable Care Act (ACA) and provide minimum essential coverage.
- Open Season information is available at <https://www.portal.navy.mil/donhr/Benefits/Pages/BenefitsOpenSeason.aspx>.

FEHB Program Overview

The FEHB Program provides comprehensive health insurance. You can choose from fee-for-service plans, health maintenance organizations, consumer-driven health plans, and high deductible health plans. Information about plan types is available at <http://www.opm.gov/insure/health/planinfo/types.asp>.

Information about FEHB premiums for 2015 is available at <http://www.opm.gov/healthcare-insurance/healthcare/plan-information/premiums/>.

The Office of Personnel Management (OPM) publication "Guide to Federal Benefits," available at <http://www.opm.gov/insure/health/planinfo/guides/index.asp>, provides summary information that is designed to help you narrow your choice of plans, not to make final decisions.

The OPM plan comparison tool can also help you compare costs, benefits, and features of different health insurance plans. The plan comparison tool is available at <http://www.opm.gov/healthcare-insurance/healthcare/plan-information/compare-plans/>.

You can also use Plan Smart Choice to compare plans. Plan Smart Choice is available at <https://www.plansmartchoice.com/Registration.aspx?nosession=Y>.

You should not rely solely on the plan comparison tools when choosing a health plan. You should also review the brochures of plans you are considering, as these describe the services and supplies covered by each plan, as well as the level of coverage. Individual plan brochures are available at <http://www.opm.gov/healthcare-insurance/healthcare/plan-information/>. If you have specific benefits questions that are not answered by the individual plan brochure, you should contact the health insurance carrier.

A chart of frequently asked questions about covered services is available at <http://www.opm.gov/retirement-services/publications-forms/benefits-administration-letters/2014/14-401attachment3.pdf>.

Membership Dues. Plans sponsored by unions and other employee organizations may have special membership requirements and dues that are described in the individual plan brochures. The dues are in addition to the biweekly premiums. If you enroll in a plan with special membership requirements and do not pay the dues, your FEHB enrollment will be terminated. Mail Handlers Benefit Plan and National Association of Letter Carriers (NALC) are two of the plans that require annual membership dues.

Pre-Tax Premiums. Premiums for health insurance are automatically withheld before federal taxes (and, in most cases, state and local taxes) are calculated so gross income for tax purposes is reduced. This is called FEHB Premium Conversion (FEHB-PC). If you are participating in FEHB-PC, the remarks section of your biweekly Leave and Earnings Statement will include the statement "Pretax FEHB exclusion \$XXX.XX."

Potential reasons for not participating in FEHB-PC:

1. By participating in FEHB-PC, you do not have the flexibility to cancel your health insurance enrollment or change to a self-only enrollment from a family enrollment at any time. You will be able make these changes only in conjunction with a qualifying life event or during the annual Federal Benefits Open Season.
2. Paying health insurance premiums with pre-tax money reduces the earnings reported to the Social Security Administration. This may result in a somewhat lower Social Security benefit when you retire.
3. If you participate in FEHB-PC you are not able to deduct health insurance premiums as a medical deduction on your income tax return.

Additional information about FEHB-PC is available at <http://www.opm.gov/insure/health/reference/premconversion/index.asp>.

Eligible Family Members. Family members eligible for coverage under a self and family enrollment are:

1. Your spouse.
 - You may include a common law marriage spouse if you document that a common law marriage exists. To include a common law marriage spouse, read [CBC 12890-5, Information About Documentation of Common Law Marriages](#) and complete a [CBC 12890-39 Affidavit of Common Law Marriage](#). Send it to the CBC at the address on the form.
 - You cannot include a former spouse as a family member under your health insurance enrollment once you are divorced, even if the divorce decree specifies that you provide health insurance coverage for your former spouse. A former spouse can elect FEHB coverage under the provisions of [Temporary Continuation of Coverage and/or the Spouse Equity Act](#).

2. Children younger than age 26 including:

- A child born within marriage.
- An adopted child.
- A stepchild.
- A recognized natural child.
- A foster child who lives with you in a regular parent-child relationship. To include a foster child as a family member, you must complete a [CBC 12800-50, Foster Child Certification](#) and send it to the CBC at the address on the form.
- Children of same-sex domestic partners of Federal employees who would marry their partners but live in states that do not allow same-sex couples to marry. To include a child of a same-sex domestic partnership as a family member, complete a [CBC 12800-60 Declaration of Same-Sex Domestic Partnership](#) FEHB and FEDVIP and send it to the CBC at the address on the form.

3. Children age 26 or older who are incapable of self-support because of a mental or physical disability that existed before age 26 and is expected to continue for at least 1 year. To continue coverage for a child older than age 26 on your health insurance enrollment, your child's physician must complete a [CBC 12890-6 Certification for Child Incapable of Self Support](#) and send it to the CBC at the address on the form. The CBC will review the documentation, approve/disapprove the request, and notify the health insurance carrier whether the child is eligible to continue coverage.

A Self and Family enrollment does not automatically change to a Self Only enrollment when you no longer have family members (a spouse or children under age 26) eligible for coverage. If the last digit of your enrollment code is 2 or 5, you are enrolled in a Self and Family plan (Examples: 105, 112, 315, 342, 455, LP2, etc). If you are enrolled in a Self and Family plan and have no eligible family members, call the Benefits Line.

FEHB Coverage When a Married Couple Are Both Federal Employees. It is not unusual for a married couple to both be federal employees and eligible for FEHB coverage. The employees have two options if they want to enroll in FEHB:

- One employee can enroll in a Self and Family plan and the other employee (and any children) will be covered under the enrollment, or
- Each employee can enroll in a Self Only plan; however, any children will not be covered under FEHB.

One employee cannot enroll in Self and Family plan and the other employee also enroll in a Self Only plan.

If two federal employees divorce, each can have a Self and Family enrollment but the children are entitled to receive benefits under only one enrollment. Generally, when divorce occurs, one parent will enroll in Self Only coverage and the other parent will enroll in Self and Family coverage to provide benefits for the children. If there is a reason for both parents to enroll in Self and Family coverage (i.e., both parents have remarried and need Self and Family enrollments to cover their new spouses and stepchildren), each enrollee must notify his or her insurance carrier of the name(s) of the child(ren) to be covered under his/her enrollment to prevent a child from receiving dual coverage under FEHB (which is prohibited by Federal law).

Continuing FEHB Into Retirement. You are eligible to continue your FEHB enrollment when you retire if you meet all of the following requirements:

1. You are entitled to retire on an immediate annuity under a retirement system for federal civilian employees.
2. You have been continuously enrolled (or covered as a family member) in any FEHB plan(s) for the 5 years of service immediately before the date your annuity starts, or for the full period(s) of service since your first opportunity to enroll (if less than 5 years).

The 5-year period can include the time you are covered as a family member under another person's FEHB enrollment or the time you are covered under TRICARE.

3. You are enrolled in an FEHB plan on the date of retirement.

The cost of your health insurance after you retire is the same as the cost for an active Federal employee, except your premiums are paid monthly rather than biweekly. Premiums are withheld on an after-tax basis (you are not eligible to participate in FEHB-PC after you retire unless you are a reemployed annuitant and health insurance premiums are withheld from your salary).

If you cancel your FEHB enrollment during Open Season, you may affect your ability to meet the 5-year requirement for continuing FEHB coverage into retirement.

Action Required During Open Season

Be familiar with plan benefits for 2015. You should read the plan brochure for your current FEHB enrollment and be familiar with the changes in benefits, providers, and premiums for 2015. Don't be left without the health care services or supplies you need or with a premium you cannot afford.

There are plans leaving the FEHB Program at the end of 2014 or reducing their service areas. If you are enrolled in one of these plans you must enroll in a new plan during Open Season if you wish to continue FEHB coverage in 2015. The list of plans with significant changes is available at <http://www.opm.gov/retirement-services/publications-forms/benefits-administration-letters/2014/14-405a1.pdf>.

If you want to continue your current FEHB enrollment and FEHB-PC election. No action is required.

If you want to enroll in FEHB, make a change to your current FEHB enrollment, or cancel your enrollment. You must make an election using EBIS or by calling the Benefits Line at 888 320-2917. You can access EBIS at https://www.portal.navy.mil/donhr/Benefits/Pages/EBIS_Main.aspx. If prompted, select your email certificate. You must use a computer with a .mil, .edu or .gov environment and your DoD CAC. If you are a new EBIS user, or you have not accessed EBIS in the last 60 days, you must set up/reset your password. You cannot use a paper SF 2809, Health Benefits Registration Form to make an FEHB election.

If you are retiring before 11 January 2015 and you want to make a change to your current FEHB enrollment. You must complete a paper SF 2809, Health Benefits Election form, and send it to your Civilian Benefits Center Retirement Specialist by the 8 December 2014 Open Season closing date. The SF 2809 will be included with your retirement package and mailed to the Office of Personnel Management for processing. The SF 2809 is available online at www.opm.gov/forms/pdf_fill/sf2809.pdf, or you may call the Benefits Line to request a copy. Do not make your FEHB change using EBIS since you will not be employed by the Department of the Navy on the effective date of the Open Season change.

If you want FEHB premiums withheld after taxes (opting out of FEHB-PC). You must complete CBC 12890-10 FEHB Program Premium Conversion Waiver/Election and send it to the appropriate Civilian Benefits Center office as indicated on the form. The form must be received by the Civilian Benefits Center by 8 December 2014. The CBC 12890-10 is available online at <https://www.portal.navy.mil/donhr/Benefits/Resource%20Library/CBC%2012890-10%20FEHB%20Premium%20Conversion%20Waiver-Election.pdf>, or you may call the Benefits Line to request a copy.

Effective Date of FEHB Open Season Elections

If you are not currently enrolled in FEHB. Your Open Season election will be effective 11 January 2015 provided you were in a pay status for any part of the preceding pay period.

If you are currently enrolled in FEHB. Your Open Season change will be effective 11 January 2015 regardless of whether you were in a pay status the preceding pay period.

Review Your Leave and Earnings Statement (LES). The LES you receive on 30 January 2015 will reflect the election you made during Open Season. The LES you receive on 2 January and 16 January 2015 will reflect your FEHB enrollment prior to any Open Season election. It is your responsibility to review your LES carefully to ensure correct FEHB premiums are being deducted from your pay. Report any errors immediately by calling the Benefits Line.

Identification Cards

During Open Season enrollment changes are sent to the health insurance carriers on a weekly basis. You may receive your identification card for your new health insurance enrollment soon after you make your election, but you cannot use your new health insurance until 11 January 2015.

Be sure to print a copy of the SF 2809 from EBIS when you make your enrollment change to use as proof of enrollment until you receive your identification card. If you do not receive your identification card by 31 January 2015, please contact the Benefits Line for assistance.

Additional Information

If you have a question about specific benefits offered by an FEHB plan. Contact the health insurance carrier directly. Carrier contact and Web site information is available at <http://www.opm.gov/insure/health/planinfo/index.asp>.

If you have a question about FEHB enrollment procedures or need help using EBIS. Call the Benefits Line at 888-320-2917 from 7:30 a.m. - 7:30 p.m., Eastern Time, Monday - Friday, except on Federal holidays. The TTY number is 866-359-5277.

During Open Season the call volume is typically quite high. The highest call volume is between 10:00 a.m. and 3:00 p.m. Please continue to hold until a Customer Service Representative is able to answer your call or place your call outside of the peak call hours.

You may also email your questions to navybenefits@navy.mil. You must include your full name, pay plan, grade, contact telephone number, and the best time to call you, but please do not include Privacy Act Information such as date of birth or Social Security number.

Additional information about the Benefits Open Season is available on the Office of Civilian Human Resources Web site at <https://www.portal.navy.mil/donhr/Benefits/Pages/BenefitsOpenSeason.aspx>. If prompted, select your email certificate. You must use a computer with a .mil, .edu or .gov environment and your Department of Defense (DoD) Common Access Card (CAC).